

United States Bankruptcy Court Northern District of New York		Voluntary Petition																																																																																																																			
Name of Debtor (if individual, enter Last, First, Middle): <b>Babbino, Fernando M</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):																																																																																																																			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA Fred M. Babbino</b>		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																																																																																																																			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) <b>xxx-xx-0803</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)																																																																																																																			
Street Address of Debtor (No. and Street, City, and State): <b>47 Brenden CT</b> <b>Clifton Park, NY</b>		Street Address of Joint Debtor (No. and Street, City, and State):																																																																																																																			
		ZIP Code <b>12065</b>																																																																																																																			
County of Residence or of the Principal Place of Business: <b>Saratoga</b>		County of Residence or of the Principal Place of Business:																																																																																																																			
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																																																																																																																			
		ZIP Code																																																																																																																			
Location of Principal Assets of Business Debtor (if different from street address above):																																																																																																																					
<b>Type of Debtor</b> (Form of Organization) (Check one box)		<b>Nature of Business</b> (Check one box)		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)																																																																																																																	
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP)		<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other		<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13																																																																																																																	
<input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)				<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding																																																																																																																	
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:		<b>TAX-EXEMPT ENTITY</b> (Check box, if applicable)		<b>Nature of Debts</b> (Check one box)																																																																																																																	
		<input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																																																																																																																	
<b>Filing Fee</b> (Check one box)		Check one box: <input type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.		<b>Chapter 11 Debtors</b> Check if: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).																																																																																																																	
				Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																																																																																																																	
<b>Statistical/Administrative Information</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="10" style="padding: 2px;">Debtor estimates that funds will be available for distribution to unsecured creditors.</td> </tr> <tr> <td colspan="10" style="padding: 2px;">Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</td> </tr> <tr> <td colspan="10" style="padding: 2px;"><b>Estimated Number of Creditors</b></td> </tr> <tr> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input checked="" type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> </tr> <tr> <td style="text-align: center; padding: 2px;">1- 49</td> <td style="text-align: center; padding: 2px;">50- 99</td> <td style="text-align: center; padding: 2px;">100- 199</td> <td style="text-align: center; padding: 2px;">200- 999</td> <td style="text-align: center; padding: 2px;">1,000- 5,000</td> <td style="text-align: center; padding: 2px;">5,001- 10,000</td> <td style="text-align: center; padding: 2px;">10,001- 25,000</td> <td style="text-align: center; padding: 2px;">25,001- 50,000</td> <td style="text-align: center; padding: 2px;">50,001- 100,000</td> <td style="text-align: center; padding: 2px;">OVER 100,000</td> </tr> <tr> <td colspan="10" style="padding: 2px;"><b>Estimated Assets</b></td> </tr> <tr> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input checked="" type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> </tr> <tr> <td style="text-align: center; padding: 2px;">\$0 to \$50,000</td> <td style="text-align: center; padding: 2px;">\$50,001 to \$100,000</td> <td style="text-align: center; padding: 2px;">\$100,001 to \$500,000</td> <td style="text-align: center; padding: 2px;">\$500,001 to \$1 million</td> <td style="text-align: center; padding: 2px;">\$1,000,001 to \$10 million</td> <td style="text-align: center; padding: 2px;">\$10,000,001 to \$50 million</td> <td style="text-align: center; padding: 2px;">\$50,000,001 to \$100 million</td> <td style="text-align: center; padding: 2px;">\$100,000,001 to \$500 million</td> <td style="text-align: center; padding: 2px;">\$500,000,001 to \$1 billion</td> <td style="text-align: center; padding: 2px;">More than \$1 billion</td> </tr> <tr> <td colspan="10" style="padding: 2px;"><b>Estimated Liabilities</b></td> </tr> <tr> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input checked="" type="checkbox"/></td> <td style="text-align: center; padding: 2px;"><input type="checkbox"/></td> </tr> <tr> <td style="text-align: center; padding: 2px;">\$0 to \$50,000</td> <td style="text-align: center; padding: 2px;">\$50,001 to \$100,000</td> <td style="text-align: center; padding: 2px;">\$100,001 to \$500,000</td> <td style="text-align: center; padding: 2px;">\$500,001 to \$1 million</td> <td style="text-align: center; padding: 2px;">\$1,000,001 to \$10 million</td> <td style="text-align: center; padding: 2px;">\$10,000,001 to \$50 million</td> <td style="text-align: center; padding: 2px;">\$50,000,001 to \$100 million</td> <td style="text-align: center; padding: 2px;">\$100,000,001 to \$500 million</td> <td style="text-align: center; padding: 2px;">\$500,000,001 to \$1 billion</td> <td style="text-align: center; padding: 2px;">More than \$1 billion</td> </tr> </table>						Debtor estimates that funds will be available for distribution to unsecured creditors.										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<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Babbino, Fernando M</b>
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)		
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b>		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>X /s/ Charles T. Kriss, Esq.</b> <b>September 11, 2014</b> Signature of Attorney for Debtor(s)      (Date) <b>Charles T. Kriss, Esq. 103192</b>
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b> If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
(Check any applicable box) <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</li> <li><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</li> <li><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.</li> </ul>		
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
<hr/> (Name of landlord that obtained judgment)		
<hr/> (Address of landlord)		
<ul style="list-style-type: none"> <li><input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and</li> <li><input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.</li> <li><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).</li> </ul>		

**Voluntary Petition**

(This page must be completed and filed in every case)

**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Fernando M Babbino**Signature of Debtor **Fernando M Babbino****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**September 11, 2014**

Date

**Signature of Attorney\*****X /s/ Charles T. Kriss, Esq.**

Signature of Attorney for Debtor(s)

**Charles T. Kriss, Esq. 103192**

Printed Name of Attorney for Debtor(s)

**Kriss, Kriss & Brignola, LLP**

Firm Name

**350 Northern Boulevard - Suite 306  
Albany, NY 12204**

Address

**Email: office@krisslaw.com****518-449-2037 Fax: 518-449-7875**

Telephone Number

**September 11, 2014**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

**Babbino, Fernando M****Signatures****Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
Northern District of New York**

In re Fernando M Babbino

Debtor(s)

Case No.  
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Fernando M Babbino  
Fernando M Babbino

Date: September 11, 2014

**United States Bankruptcy Court**  
**Northern District of New York**

In re **Fernando M Babbino**,  
Debtor

Case No. \_\_\_\_\_  
Chapter **7** \_\_\_\_\_

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	1	<b>249,000.00</b>		
B - Personal Property	<b>Yes</b>	3	<b>27,850.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	1			
D - Creditors Holding Secured Claims	<b>Yes</b>	1		<b>235,460.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	1		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	11		<b>194,388.64</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	1			
H - Codebtors	<b>Yes</b>	1			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	2			<b>2,273.23</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	2			<b>5,368.31</b>
Total Number of Sheets of ALL Schedules		<b>24</b>			
	Total Assets		<b>276,850.00</b>		
		Total Liabilities		<b>429,848.64</b>	

**United States Bankruptcy Court  
Northern District of New York**

In re **Fernando M Babbino**

Debtor

Case No. \_\_\_\_\_

Chapter \_\_\_\_\_

**7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>5,980.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>5,980.00</b>

**State the following:**

Average Income (from Schedule I, Line 12)	<b>2,273.23</b>
Average Expenses (from Schedule J, Line 22)	<b>5,368.31</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>600.00</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>0.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>194,388.64</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>194,388.64</b>

In re **Fernando M Babbino** \_\_\_\_\_ Debtor

Case No. \_\_\_\_\_

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Fernando M Babbino**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	<b>Cash</b>		-	<b>500.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	<b>Checking Account</b>		-	<b>6,000.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>May have small security deposit from utility</b>		-	<b>500.00</b>
4. Household goods and furnishings, including audio, video, and computer equipment.	<b>Assorted Household Goods</b>		-	<b>500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>Assorted</b>		-	<b>300.00</b>
6. Wearing apparel.	<b>Assorted clothing</b>		-	<b>300.00</b>
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.	<b>Sports Equipment</b>		-	<b>100.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
				Sub-Total > (Total of this page)
				<b>8,200.00</b>

2 continuation sheets attached to the Schedule of Personal Property

In re **Fernando M Babbino**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Sunburst Associates, Inc</b>	-	<b>0.00</b>
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>Debtor is owed approximately \$230,000 by Sunburst Associates, Inc. This debt is entirely uncollectable.</b>	-	<b>0.00</b>
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
Sub-Total > (Total of this page)				<b>0.00</b>

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

In re **Fernando M Babbino**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2013 Honda Accord Approx. 42,500 miles.	-	19,300.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Assorted office equipment	-	350.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **19,650.00**  
 (Total of this page)  
 Total > **27,850.00**

(Report also on Summary of Schedules)

Sheet 2 of 2 continuation sheets attached  
to the Schedule of Personal Property

In re **Fernando M Babbino**, Case No. \_\_\_\_\_,  
Debtor

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter  
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Real Property</b>			
47 Brenden Court Clifton Park, New York 12065	11 U.S.C. § 522(d)(1)	6,520.00	150,000.00
<b>Cash on Hand</b>			
Cash	11 U.S.C. § 522(d)(5)	0.00	500.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Checking Account	11 U.S.C. § 522(d)(5)	6,000.00	6,000.00
<b>Security Deposits with Utilities, Landlords, and Others</b>			
May have small security deposit from utility	11 U.S.C. § 522(d)(5)	500.00	500.00
<b>Household Goods and Furnishings</b>			
Assorted Household Goods	11 U.S.C. § 522(d)(3)	500.00	500.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
Assorted	11 U.S.C. § 522(d)(3)	300.00	300.00
<b>Wearing Apparel</b>			
Assorted clothing	11 U.S.C. § 522(d)(3)	0.00	300.00
<b>Firearms and Sports, Photographic and Other Hobby Equipment</b>			
Sports Equipment	11 U.S.C. § 522(d)(5)	0.00	100.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
2013 Honda Accord Approx. 42,500 miles.	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	3,675.00 1,823.00	19,300.00
<b>Office Equipment, Furnishings and Supplies</b>			
Assorted office equipment	11 U.S.C. § 522(d)(5)	0.00	350.00

Total: **19,318.00** **177,850.00**

**0** continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Fernando M Babbino**

Case No. \_\_\_\_\_

Debtor

**SCHEDELE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT T	UNLIQUIDATED I D A T E D	DISPUTED D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx4330			Opened 10/01/12 Last Active 7/30/14					
American Honda Finance Po Box 168088 Irving, TX 75016	-		2013 Honda Accord Approx. 42,500 miles.					
			Value \$ 19,300.00				13,802.00	0.00
Account No. xxxxxx4471			Opened 9/01/06 Last Active 6/29/14					
Citimortgage Inc Po Box 6243 Sioux Falls, SD 57117	-		44 Old Baltus Court Athens, New York 12015					
			Value \$ 99,000.00				78,178.00	0.00
Account No. xxxxx7317			Opened 9/01/05 Last Active 7/16/14					
Nationstar Mortgage LLC Attn: Bankruptcy 350 Highland Dr Lewisville, TX 75067	-		47 Brenden Court Clifton Park, New York 12065					
			Value \$ 150,000.00				143,480.00	0.00
Account No.								
			Value \$					
Subtotal (Total of this page)							235,460.00	0.00
Total (Report on Summary of Schedules)							235,460.00	0.00

0 continuation sheets attached

In re **Fernando M Babbino**, Case No. \_\_\_\_\_  
Debtor

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Fernando M Babbino, Case No. \_\_\_\_\_  
 Debtor

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.			<b>Sunburst Associates, Inc. Operations</b>				
<b>Accent on Health 13 Loudon Heights N. Albany, NY 12211</b>	-						<b>10,600.00</b>
Account No. xxxxxxxxxxxx3913			<b>Opened 8/01/00 Last Active 9/01/12 Credit Card</b>				
<b>American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355</b>	-						<b>Unknown</b>
Account No. xxxx8158			<b>Purchase</b>				
<b>APO Sleepy Hollow Lake PO BOX 97424 Las Vegas, NV 89193-7424</b>	-						<b>1,536.00</b>
Account No. xxxxxxxxxxxx1129			<b>Opened 2/01/06 Last Active 7/18/14 Credit Card</b>				
<b>Bank Of America Attention: Recovery Department 4161 Piedmont Pkwy. Greensboro, NC 27410</b>	-						<b>6,143.00</b>
<b>10</b> continuation sheets attached				Subtotal (Total of this page)			<b>18,279.00</b>

In re

**Fernando M Babbino**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No. xxxxxxxxxxxx5869	-	Opened 5/01/08 Last Active 7/28/14 Credit Card				2,251.00
Barclays Bank Delaware Attn: Bankruptcy P.O. Box 8801 Wilmington, DE 19899	-					
Account No. xxxxxxxxxxxx1382	-	Opened 8/01/03 Last Active 7/17/14 Charge Account				Unknown
Best Buy PO Box 5226 Carol Stream, IL 60197-5893	-					
Account No. xxxxxxxxxxxx9211	-	Opened 8/01/08 Last Active 12/12/13 Check Credit Or Line Of Credit				13,440.00
Bk Of Amer Po Box 982235 El Paso, TX 79998	-					
Account No.	-	Representing: Bk Of Amer				Notice Only
Bank of America PO BOX 15028 Wilmington, DE 19850-5028	-					
Account No. xxxxxxxx3766	-	Opened 1/01/05 Last Active 1/23/12 Credit Card				Unknown
Capital One Na Attn: General Correspondence Po Box 30285 Salt Lake City, UT 84130	-					
Sheet no. <u>1</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		15,691.00	

In re

**Fernando M Babbino**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No. xxxxxxxxxxxxx2364	-	Opened 3/01/09 Last Active 7/17/14 Credit Card				1,332.00
Chase Po Box 15298 Wilmington, DE 19850						
Account No. xxxxxxxxxxxxx4716	-	Opened 12/01/05 Last Active 3/08/10 Credit Card				Unknown
Chase Po Box 15298 Wilmington, DE 19850						
Account No. xxxxxxxxxxxxx0026	-	Opened 8/01/04 Last Active 2/01/09 Credit Card				Unknown
Chase Po Box 15298 Wilmington, DE 19850						
Account No. xxxx-xxxx-xxxx-4444	-	Credit card purchases				12,812.47
Chase Card Member Service PO BOX 15153 Wilmington, DE 19886-5153						
Account No.						
Chase PO BOX 15123 Wilmington, DE 19850-5123		Representing: Chase				Notice Only
Sheet no. <u>2</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<u>14,144.47</u>

In re

**Fernando M Babbino**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No. xxxxxxxxxxxx7004	-	Opened 8/01/09 Last Active 6/27/14 Credit Card				2,423.00
Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195	-					
Account No. xxxx7137	-	Opened 7/01/12 Last Active 6/21/14 Charge Account				Unknown
Credit First/CFNA Bk13 Credit Operations Po Box 818011 Cleveland, OH 44181	-					
Account No.	-	Legal Services				6,500.00
Dennis Irwin 428 Sand Creek Road Albany, NY 12205	-					
Account No. xxxxxxxxxxxx0146	-	Opened 2/01/08 Last Active 7/24/14 Credit Card				4,169.00
First National Bank Attention:FNN Legal Dept 1620 Dodge St. Stop Code: 3290 Omaha, NE 68197	-					
Account No.	-					
First National Bank of Omaha PO BOX 2557 Omaha, NE 68103-2557	-	Representing: First National Bank				Notice Only
Sheet no. <u>3</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			13,092.00

In re

**Fernando M Babbino**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No. xx4515		Sunburst Associates, Inc. Operations				
Four Seasons Inc. 2350 Lakeway Circle Paris, TN 38242	-					1,494.46
Account No. x0143		Sunburst Associates, Inc. Operations				
Future Industries 135 Research Drive Milford, CT 06460	-					2,359.13
Account No.		Sunburst Associates, Inc. Operations				
Gatto 440 Vischer Ferry Rd Clifton Park, NY 12065	-					10,000.00
Account No. xxxxxxxxxxxx4780		Opened 12/01/12 Last Active 1/03/13 Charge Account				
GECRB/JC Penny Attention: Bankruptcy Po Box 103104 Roswell, GA 30076	-					Unknown
Account No. xxxx #x3036, #x3041, #xxx3002		Sunburst Associates, Inc. Operations				
Harmony Mills Self-Storage 1373 Broadway Cohoes, NY 12047	-					870.00
Sheet no. <u>4</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			14,723.59

In re

**Fernando M Babbino**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>xxxxx0700</b>		08/20/2014 Health Insurance				<b>991.20</b>
Health Republic Insurance PO BOX 842363 Boston, MA 02284-2363	-	Personal Loan for Sunburst Associates, Inc. Operations				24,000.00
Account No.  Jane Yager 491 Palmer Road East Greenbush, NY 12061	-	Sunburst Associates, Inc. Operations				1,121.25
Account No. <b>x5053</b>		Opened 10/01/08 Last Active 6/29/09 Charge Account				Unknown
Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051	-	Personal Loan for Sunburst Associates, Inc. Operations				15,000.00
Account No.  Maria Wilkins 9B Rockway Dr Peabody, MA 01960		Subtotal (Total of this page)				<b>41,112.45</b>

Sheet no. 5 of 10 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re

**Fernando M Babbino**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
Account No.					
Melanie Buonauto 8 Hickory Lane Woodbury, CT 06798	-	Personal Loan for Sunburst Associates, Inc. Operations			9,100.00
Account No. xxxxx-x2107		Sunburst Associates, Inc. Operations			
National Grid PO BOX 11742 Newark, NJ 07101-4742	-				2,221.43
Account No. xxxxx-x1018		Sunburst Associates, Inc. Operations			
National Grid PO BOX 11742 Newark, NJ 07101-4742	-				4,339.79
Account No. xxxx-xxx2-059		Sunburst Associates, Inc. Operations			
NYSEG PO BO X 847812 Boston, MA 02284-7812	-				881.05
Account No.		Personal Loan for Sunburst Associates, Inc. Operations			
Pete Pidgeon 43 Holly Drive Schenectady, NY 12302	-				7,000.00
Sheet no. <u>6</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)			23,542.27

In re

**Fernando M Babbino**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No. xxxxxxxxxxxx5251	-	Opened 11/06/08 Last Active 6/04/09 Credit Card				
Prsm/cbna Po Box 6497 Sioux Falls, SD 57117	-	Personal Loan for Sunburst Associates, Inc. Operations				Unknown
Account No.	-	Sunburst Associates, Inc. Operations				5,000.00
Ray Gargette 1601 Crescent Road Clifton Park, NY 12065	-					
Account No.	-					4,200.00
Ron Rice 800 Route 146 Clifton Park, NY 12065	-					
Account No. xxxxxxxxxxxx0360	-	Opened 4/01/14 Last Active 7/23/14 Educational				5,980.00
Sallie Mae Po Box 9655 Wilkes Barre, PA 18773	-					
Account No. xxxxxxxxxxxx8536	-	Opened 7/16/04 Last Active 4/20/10 Charge Account				
Sams Club / GEMB Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076	-					Unknown
Sheet no. <u>7</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				15,180.00

In re

**Fernando M Babbino**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
Account No. <b>xxxxt # 606</b>		<b>Sunburst Associates, Inc. Operations</b>			
<b>Saratoga Self-Storage Company</b> 499 Saratoga Street Cohoes, NY 12047	-				<b>350.00</b>
Account No. <b>xxxxxxxxxxxxx8778</b>		<b>Opened 8/27/00 Last Active 4/09/09</b> Credit Card			
<b>Sears/cbna</b> Po Box 6282 Sioux Falls, SD 57117	-				<b>Unknown</b>
Account No. <b>7500 1040098</b>		<b>Credit card purchases</b>			
<b>SONOCO</b> PO BOX 6407 Sioux Falls, SD 57117-6407	-				<b>2,491.86</b>
Account No. <b>x6738</b>		<b>4/25/14-5/27/14</b> Medical			
<b>St Peter's Health Partners Med Assoc.</b> PO BOX 12070 Albany, NY 12212-2070	-				<b>335.00</b>
Account No. <b>xxxxxx4684</b>		<b>5/27/14</b> Medical Bill			
<b>St Peter's Hospital</b> PO BOX 1785 Albany, NY 12211-1785	-				<b>1,220.00</b>
Sheet no. <b>8</b> of <b>10</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)	<b>4,396.86</b>	

In re **Fernando M Babbino**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No. xxxxxxxxxxxxx0487	-	Opened 9/01/07 Last Active 7/25/14 Credit Card				7,224.00
Syncb/toysrusdc Po Box 965005 Orlando, FL 32896		Representing: Syncb/toysrusdc				Notice Only
Account No.		Legal Services				
"R" Us Credit Card/SYNCB PO BOX 530939 Atlanta, GA 30353-0939	-					26,600.00
Account No.						
Tabner, Ryan & Keniry 18 Corporate Woods Blvd Albany, NY 12211	-					
Account No. xxxxxxxxxxxxx8791	-	Opened 7/01/06 Last Active 11/07/09 Credit Card				
Target N.b. Po Box 673 Minneapolis, MN 55440						Unknown
Account No. xxxx5172		Opened 7/01/05 Last Active 7/21/14 Credit Card				
Td Bank Usa/targetcred Po Box 673 Minneapolis, MN 55440	-					130.00
Sheet no. <u>9</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			33,954.00

In re

**Fernando M Babbino**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No. xxx-xxxxxxxxx1-001		Sunburst Associates, Inc. Operations				273.00
Time Warner Cable PO BOX 77169 Charlotte, NC 28217-7169	-	Opened 7/01/05 Last Active 6/25/11 Credit Card				Unknown
Account No. x4101						
Tnb - Target Po Box 673 Minneapolis, MN 55440	-					
Account No.						
Account No.						
Account No.						
Sheet no. <u>10</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>273.00</b>
		Total (Report on Summary of Schedules)				<b>194,388.64</b>

In re **Fernando M Babbino**, Case No. \_\_\_\_\_  
Debtor

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Aarons, Inc. PO BOX 102746 Atlanta, GA 30368	<b>Debtor is guarantor of non-residential lease for 531 North Greenbush Road, Rensselaer, New York 12144, tenant is Sunburst Associates, Inc. Date of Expiration 12/2020</b>
Accent on Health Realty 13 Loudon Heights N. Albany, NY 12211	<b>Debtor is gauarantor of non-residential lease for 1673 Route 9, Loudonville, New York 12065, tenant is Sunburst Associates, Inc. Date of Expiration 12/2014</b>
Gatto Enterprises 440 Vischer Ferry Road Clifton Park, NY 12065	<b>Debtor is guarantor of non-residential lease for 269 Osborne Road, Loudonville, New York 12211, tenant is Sunburst Associates, Inc. Date of Expiration 8/2015</b>

In re **Fernando M Babbino**, Case No. \_\_\_\_\_  
Debtor

### SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

**0**

continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1	<u>Fernando M Babbino</u>
Debtor 2 (Spouse, if filing)	_____
United States Bankruptcy Court for the:	<u>NORTHERN DISTRICT OF NEW YORK</u>
Case number (if known)	_____

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 6I

### Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

	Debtor 1	Debtor 2 or non-filing spouse
■ Employed	<input checked="" type="checkbox"/>	<input type="checkbox"/> Employed
□ Not employed	<input type="checkbox"/>	<input type="checkbox"/> Not employed
Occupation	<u>Owner</u>	_____
Employer's name	<u>Sunburst Associates, Inc.</u>	_____
Employer's address	<u>269 Osborne Road Albany, NY 12211</u>	_____

How long employed there? 18 Years

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>2,600.00</u>	\$ <u>N/A</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>N/A</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>2,600.00</u>	\$ <u>N/A</u>

Debtor 1 Fernando M Babbino

Case number (if known) \_\_\_\_\_

Copy line 4 here .....	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
4. _____	<b>\$ 2,600.00</b>	<b>\$ N/A</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>626.77</b>	\$ <b>N/A</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>N/A</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>N/A</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>N/A</b>
5e. Insurance	5e. \$ <b>0.00</b>	\$ <b>N/A</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>N/A</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>N/A</b>
5h. Other deductions. Specify: _____	5h.+ \$ <b>0.00</b>	+ \$ <b>N/A</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	<b>6. \$ 626.77</b>	<b>\$ N/A</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	<b>7. \$ 1,973.23</b>	<b>\$ N/A</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>N/A</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>N/A</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>N/A</b>
8d. Unemployment compensation	8d. \$ <b>0.00</b>	\$ <b>N/A</b>
8e. Social Security	8e. \$ <b>0.00</b>	\$ <b>N/A</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <b>0.00</b>	\$ <b>N/A</b>
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>N/A</b>
8h. Other monthly income. Specify: <u>Odd Jobs/Lawn Care</u>	8h.+ \$ <b>300.00</b>	+ \$ <b>N/A</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	<b>9. \$ 300.00</b>	<b>\$ N/A</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>2,273.23</b>	+ \$ <b>N/A</b> = \$ <b>2,273.23</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. +\$ <b>0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ <b>2,273.23</b>	
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input type="checkbox"/> No.		
<input checked="" type="checkbox"/> Yes. Explain: <u>Decrease due to locations shutting down.</u>		

Fill in this information to identify your case:

Debtor 1	<b>Fernando M Babbino</b>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<b>NORTHERN DISTRICT OF NEW YORK</b>
Case number (If known)	

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 expenses as of the following date:  
MM / DD / YYYY  
 A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
 No  
 Yes. Debtor 2 must file a separate Schedule J.

##### 2. Do you have dependents? No

Do not list Debtor 1 and Debtor 2.  Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

**Daughter**

**17**

No

Yes

**Son**

**19**

No

Yes

No

Yes

No

Yes

##### 3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I.)

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **1,417.58**

#### Your expenses

If not included in line 4:

4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues  
5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	<b>0.00</b>
4b. \$	<b>50.00</b>
4c. \$	<b>100.00</b>
4d. \$	<b>0.00</b>
5. \$	<b>0.00</b>

Debtor 1 Fernando M Babbino

Case number (if known) \_\_\_\_\_

6. <b>Utilities:</b>	
6a. Electricity, heat, natural gas	6a. \$ <u>200.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>35.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>200.00</u>
6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. <b>Food and housekeeping supplies</b>	7. \$ <u>450.00</u>
8. <b>Childcare and children's education costs</b>	8. \$ <u>0.00</u>
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <u>100.00</u>
10. <b>Personal care products and services</b>	10. \$ <u>100.00</u>
11. <b>Medical and dental expenses</b>	11. \$ <u>55.00</u>
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>300.00</u>
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <u>50.00</u>
14. <b>Charitable contributions and religious donations</b>	14. \$ <u>0.00</u>
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>160.00</u>
15b. Health insurance	15b. \$ <u>300.00</u>
15c. Vehicle insurance	15c. \$ <u>100.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. <b>Installment or lease payments:</b>	
17a. Car payments for Vehicle 1	17a. \$ <u>381.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: _____	17c. \$ <u>0.00</u>
17d. Other. Specify: _____	17d. \$ <u>0.00</u>
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b>	18. \$ <u>0.00</u>
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	\$ <u>0.00</u>
19.	
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a. Mortgages on other property	20a. \$ <u>815.40</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>46.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>125.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>108.33</u>
21. <b>Other:</b> Specify: <u>Non-Food Household Items</u>	
<b>Student Loans</b>	21. +\$ <u>30.00</u>
<b>Children's Allowances</b>	+\$ <u>115.00</u>
<b>Children's Extra-curricular Activities</b>	+\$ <u>30.00</u>
<b>Veterinarian/Pet Expenses</b>	+\$ <u>50.00</u>
22. <b>Your monthly expenses.</b> Add lines 4 through 21. The result is your monthly expenses.	\$ <u>5,368.31</u>
23. <b>Calculate your monthly net income.</b>	
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$ <u>2,273.23</u>
23b. Copy your monthly expenses from line 22 above.	23b. -\$ <u>5,368.31</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	\$ <u>-3,095.08</u>
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.	
<input type="checkbox"/> Yes. Explain: _____	

**United States Bankruptcy Court  
Northern District of New York**In re Fernando M Babbino

Debtor(s)

Case No.

Chapter

7**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 26 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date September 11, 2014Signature /s/ Fernando M BabbinoFernando M Babbino

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court  
Northern District of New York

In re **Fernando M Babbino**

Debtor(s)

Case No.  
Chapter

7

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

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**1. Income from employment or operation of business**

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$6,600.00	<b>2014 YTD: Sunburst Associates, Inc.</b>
\$31,200.00	<b>2013: Sunburst Associates, Inc.</b>
\$36,300.00	<b>2012: Sunburst Associates, Inc.</b>

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**2. Income other than from employment or operation of business**

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

### 3. Payments to creditors

None  **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<b>Nationstar Mortgage LLC</b> <b>Attn: Bankruptcy</b> <b>350 Highland Dr</b> <b>Lewisville, TX 75067</b>	<b>Monthly</b>	<b>\$1,417.58</b>	<b>\$143,480.00</b>
<b>Citimortgage Inc</b> <b>Po Box 6243</b> <b>Sioux Falls, SD 57117</b>	<b>Monthly</b>	<b>\$815.40</b>	<b>\$78,178.00</b>

None  b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING

None  c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None  a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Donna Sidoti d/b/a a DM FINANCIAL SERVICES, Plaintiff</b>	<b>Civil</b>	<b>State of New York Supreme Court</b>	<b>Settled</b>

against

**SUNBURST ASSOCIATES, INC.  
and FRED BABBINO, Defendant**

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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None    b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### 5. Repossessions, foreclosures and returns

None    ■ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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#### 6. Assignments and receiverships

None    ■ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None    ■ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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#### 7. Gifts

None    ■ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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#### 8. Losses

None    ■ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Kriss, Kriss &amp; Brignola, LLP 350 Northern Boulevard - Suite 306 Albany, NY 12204</b>	<b>08/31/2014</b>	<b>5.000.00</b>

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**10. Other transfers**

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None  b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

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**11. Closed financial accounts**

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING

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**12. Safe deposit boxes**

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY

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**13. Setoffs**

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF

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**14. Property held for another person**

None List all property owned by another person that the debtor holds or controls.



NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF  
SOCIAL-SECURITY OR  
OTHER INDIVIDUAL  
TAXPAYER-I.D. NO.

NAME	(ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
<b>Sunburst Associates, Inc.</b>	<b>141787969</b>	<b>269 Osborne Road Loudonville, NY 12211</b>	<b>Sun tanning</b>	<b>1/1/1996 until Present</b>

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

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**19. Books, records and financial statements**

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
<b>Ronald R. Rice 866 Route 146 Clifton Park, NY 12065-3818</b>	<b>06/2010 - Present</b>

None

■ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None

■ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None

■ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

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NAME AND ADDRESS

DATE ISSUED

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**20. Inventories**

None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY  
**08/28/2014**

INVENTORY SUPERVISOR  
**Debtor**

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)  
**\$60,000**  
**All 7 Locations: North Greenbush, Clifton Park, Loudonville, and 4 Storage Units.**

None  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY  
**08/28/2014**

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS  
**Fred Babbino - Sunburst Associates, Inc.**  
**269 Osborne Road**  
**Albany, NY 12211**

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**21 . Current Partners, Officers, Directors and Shareholders**

None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
None <input type="checkbox"/> b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.		
NAME AND ADDRESS <b>Ferdinand (Fred) Babbino</b> <b>47 Brenden Court</b> <b>Clifton Park, NY 12065</b>	TITLE <b>President</b>	NATURE AND PERCENTAGE OF STOCK OWNERSHIP <b>100%</b>

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**22 . Former partners, officers, directors and shareholders**

None  a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
None <input type="checkbox"/> b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within <b>one year</b> immediately preceding the commencement of this case.		

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

**Sunburst Associates, Inc.**

TAXPAYER IDENTIFICATION NUMBER (EIN)

**14-1787969**

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**25. Pension Funds.**

None  If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \*

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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 11, 2014

Signature /s/ Fernando M Babbino  
**Fernando M Babbino**  
Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court  
Northern District of New York**

In re **Fernando M Babbino**

Debtor(s)

Case No.  
Chapter

**7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A - Debts secured by property of the estate.** (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name:</b> <b>American Honda Finance</b>	<b>Describe Property Securing Debt:</b> <b>2013 Honda Accord Approx. 42,500 miles.</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2	
<b>Creditor's Name:</b> <b>Citimortgage Inc</b>	<b>Describe Property Securing Debt:</b> <b>44 Old Baltus Court Athens, New York 12015</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 3	
Creditor's Name: <b>Nationstar Mortgage LLC</b>	Describe Property Securing Debt: <b>47 Brenden Court Clifton Park, New York 12065</b>
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

**PART B - Personal property subject to unexpired leases.** (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: <b>-NONE-</b>	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date September 11, 2014

Signature /s/ Fernando M Babbino  
**Fernando M Babbino**  
Debtor

**United States Bankruptcy Court  
Northern District of New York**

In re **Fernando M Babbino**

Debtor(s)

Case No.

Chapter

**7**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$ <b>5,000.00</b>
Prior to the filing of this statement I have received .....	\$ <b>5,000.00</b>
Balance Due .....	\$ <b>0.00</b>

2. The source of the compensation paid to me was:

Debtor       Other (specify):

3. The source of compensation to be paid to me is:

Debtor       Other (specify):

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: September 11, 2014

/s/ Charles T. Kriss, Esq.

Charles T. Kriss, Esq. 103192  
Kriss, Kriss & Brignola, LLP  
350 Northern Boulevard - Suite 306  
Albany, NY 12204  
518-449-2037 Fax: 518-449-7875  
[office@krisslaw.com](mailto:office@krisslaw.com)

Mark C. Kriss  
Charles T. Kriss  
Dominick J. Brignola

Service by Electronic Means or  
Facsimile is Not Accepted

*Attorneys at Law*  
**350 Northern Boulevard, Ste. 306**  
**Albany, New York 12204**

OF COUNSEL

Laurine A. Bermudez

*Telephone (518) 449-2037*  
*Facsimile (518) 449-7875*  
*E-mail: office@krisslaw.com*

**ATTORNEY-CLIENT AGREEMENT STATEMENT  
PURSUANT TO RULE 2016(B)**

The client desires to obtain advice and assistance with debt issues and relief from debt. Client understands that in order for the attorney to give meaningful advice, certain detailed financial information must be provided fully and accurately. Client agrees to give accurate, full and fair disclosure of financial information concerning average income over the previous 6 months from all sources, monthly living expenses, the type and amount of all debts and a disclosure of all assets and property owned by the client.

The attorney agrees to interview the client and give advice and counsel to assist the client in making decisions about debt problems, the possibility of filing bankruptcy, selecting the appropriate chapter of bankruptcy, and how a bankruptcy case may help or hurt the debt problems of the client. The interview may be terminated at any time by either the attorney or the client.

It is important for debtors who file a bankruptcy case to understand their rights and responsibilities. It is also important that the debtors know what their attorney's responsibilities are, and understand the importance of communicating with their attorney to make the case successful. Debtors should also know that they may expect certain services to be performed by their attorney. It is also important for debtors to know the cost of attorneys' fees. To assure the debtors and their attorney understand their rights and responsibilities in the bankruptcy process, the following rights and responsibilities are hereby agreed to by the client and the attorney:

1. The undersigned Client (or "debtor") and Kriss, Kriss & Brignola, LLP (hereinafter, the "Attorney"), pursuant to Rule 2016(b) of the Federal Rules of Bankruptcy Procedure and 11 U.S.C. §330(a)(3)(E) agree and disclose that compensation paid or promised to be paid by client to attorney is as follows:

*For legal services in a Chapter 7 case*, which includes the preparation of the bankruptcy petition, schedules, statement of affairs and attachments; and appearance at the 11 U.S.C. §341 meeting of creditors (with the exception of those creditor meetings that are held outside of Albany, in which case, there will be an additional appearance fee of \$250), client agrees to pay a minimum attorney fee as follows, plus the Court's filing fee of \$306.00 . . . . .

\$5,000.00

*Additional fees for services in a Chapter 7 case:*

For filing a motion pursuant to 11 U.S.C. §543 for turnover of property from a custodian, 11 U.S.C. §522(f) for avoidance of a lien that impairs homestead exemption, 11 U.S.C. §722 for redemption, and 11 U.S.C. §363 motion for sale of assets; actions taken by attorney to

unfreeze any bank accounts or credit union accounts as well as actions undertaken by attorney to recover any vehicles that are rightfully 11 U.S.C. §541 property of the debtor...

\$390

For any post-filing amendments to the original petition and schedules \$175

In addition, should a motion be filed in connection with the above case and the undersigned attends a deposition, the aforementioned fees will be charged.

To the extent there is an adversary proceeding, additional services will be billed at \$250 per hour for partners, \$190 for associates and \$100 for paralegal/legal assistance time plus costs. Although adversary proceedings are not frequent in Chapter 7 cases, they include proceedings under 11 U.S.C. §523 objecting to the discharge of a debt, 11 U.S.C. §727 objecting to the total discharge of bankruptcy and 11 U.S.C. §547 avoiding preferences. In addition, client will be responsible for all costs related to the adversary proceeding, including fees for: service of process, photocopies, online legal research, and the transcription of deposition testimony.

*For legal services in a Chapter 13 case,* which includes the preparation of the bankruptcy petition, schedules, statement of affairs and attachments; appearance at the 11 U.S.C. §341 meeting of creditors with the exception of those creditor meetings that are held outside of Albany, in which case, there will be an additional appearance fee of \$250; confirmation of Chapter 13 plan; prosecution of all motions, client agrees to pay a minimum attorney fee as follows, plus the filing fee of \$281.00. ....

This fees does not include prosecution and defense of adversary proceedings, including, but not limited to, defense of actions initiated under 11 U.S.C. §523, which was incorporated in 11 U.S.C. §1328 objection to the discharge of a debt as well as 11 U.S.C. §547 litigation. To the extent there is an adversary proceeding, additional services will be billed at \$250 per hour for partner, \$190 for associates and \$100 for paralegal/legal assistant time plus costs. Although adversary proceedings are not frequent in Chapter 7 cases, they include proceedings under 11 U.S.C. §523 objecting to the discharge of a debt, 11 U.S.C. §727 objecting to the total discharge of bankruptcy and 11 U.S.C. §547 avoiding preferences. In addition, client will be responsible for all costs related to the adversary proceeding, including service of process fees, photocopy charges, online legal research, transcriptionist fees from deposition.

Balance due at this time from client: ..... \$0.00

2. Legal services include analysis of the Client's financial situation, advice and assistance to client in determining whether to file a petition under Title 11 of the United States Code; review of documents delivered to attorney by client; preparation of petition, schedules, statement of affairs, and appearance at

one 11 U.S.C. §341 meeting of creditors. A staff attorney of the law firm or an independent contracting attorney experienced in bankruptcy law associated with the law firm may appear at the 11 U.S.C. §341 meeting of creditors in the event of scheduling difficulties or extensive travel.

3. For additional services beyond paragraph 2 and for services exceeding those which have been paid for at the hourly rates above, client agrees to pay \$250 per hour for partners, \$190 per hour for associates, and \$100 per hour for paralegal/legal assistant time, plus costs. Additional services to be paid for by client include, but are not limited to, motions, hearings, consultations, document scanning, copying, document review, production or preparation, amendments, additions to schedules, additional pleadings, correspondence. Attorney does not agree to appear in adversary proceedings or examinations without additional fees paid by client. Prior to deciding to file this case, client has spent time with attorney for consultation, which included advice on options; review of documents and for exploring eligibility for various kinds of relief under the law.

4. Costs are to be reimbursed to attorneys and paid by client in addition to attorney fees including filing fees to the court, storage, copy and scanning costs, long distance phone calls, postage, fax charges and mileage, and all other out of pocket expenses incurred by attorney.

5. All fees and costs paid or agreed to by client are compensation to attorneys for services rendered and for the responsibility of undertaking representation of the client. Client understands that attorney's acceptance of undertaking representation of the client means that significant resources of the law firm will be committed to the case and that other work the attorneys would do will be set aside, delayed or turned down.

6. Debtor shall retain all documents, records and file copies and agrees to pick up the attorney's file and all documents immediately upon closing of the case, discharge or dismissal. Attorneys have no storage space for closed files or documents. Attorney may, but need not, obtain a credit report and include the debtor information from the credit report on the schedules. Client is responsible to monitor creditor claims that may be filed with the court or trustee in this case.

7. The source of payments made and agreed to be paid in the future was and will be from earnings, wages and compensation for services performed or property.

8. The undersigned Attorney has received no transfer, assignment or pledge of property of the debtor.

9. The undersigned Attorney has not shared or agreed to share with any other entity other than members of the undersigned's law firm any compensation paid or to be paid by the Client.

10. The undersigned Attorney has advised the client that given the nature of his practice, it is difficult to return telephone calls on a timely basis and has advised client that he has agreed at no extra charge to respond to any questions or inquiries or consult with a client by the client scheduling an appointment to meet with the attorney.

11. The undersigned has also advised the client that there is certain advice that, although may be prudent and advisable to give the client, under the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005, the attorney's ability to give certain advice is limited and restricted.

12. The undersigned has informed the client that in the event that objections to claims have to be made concerning certain unique issues, for example, state or federal income tax liability or computation of mortgage arrears and costs, which are part of a mortgage company's proof of claim, that he may have to engage the services of an accountant or specialist to work in conjunction with debtor's counsel to address the inaccuracies in a claim.

13. The undersigned client may (but need not) retain the attorney or a different firm or attorney for assistance in matters other than those services that have been paid for and agreed to in this agreement.

A. Client may retain services of specialists in other areas of legal expertise, such as tax, divorce, contracts, property, debt cancellation, credit reporting, mortgage and finance, business, property appraisers, certified public accountants or other experts. Client understands that expertise in other areas such as those are not paid for or included in attorney's responsibilities.

B. Client understands that the schedules of assets require the client's own statement of the value of all property and assets owned by the client. Attorney has no special expertise, other than as a bankruptcy lawyer, as to how to arrive at the correct current value of property and assets. Client may hire the services of an appraiser if the client is unsure of value or if the client has insufficient knowledge of the value of client's assets or property.

C. Client understands that in the event there is a claim objection dealing with the accuracy of certain state or federal income tax claims or the accuracy of mortgage arrears on a proof of claim, it may be necessary for client to retain the services of a specialist, such as a certified public accountant or other specialist, to work in conjunction with debtor's counsel in addressing tax claims and mortgage arrears claims.

D. In the event a joint petition is filed by husband and wife, clients agree that there is no conflict of interest for this law firm to represent both clients at this time for the matters involved. Both clients agree that representing both at the same time will not adversely affect the relationship of the attorney with either client and that the clients' interests are not conflicting such as to adversely affect the individual interests in this case. Each client understands that he or she may consult with his or her own attorney (not in this law firm) regarding any matter that may involve a conflict between the clients, and each should do so if any interest of the clients are in conflict. In the event the law firm withdraws from or terminates representation due to a conflict of interest between the clients, there will be no refund or reduction of attorney fees and costs.

E. In the event the client has not been a resident of New York for more than two years, the client is advised to retain the services of a qualified bankruptcy attorney who has knowledge of the exemption laws of the state where the client formerly resided. Attorneys are not qualified to advise the client concerning other state laws and rules for exempt property. Bankruptcy law only allows a debtor to keep exempt assets, and such exemptions are determined by the law where the debtor resided the prior to two years before the petition is filed. The attorney fee paid in this case does not include the cost of retaining or consulting with any other lawyer or firm from this or any other state.

F. Client understands that there are provisions in the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 that limit certain advice that debtor's attorney can provide him or her.

G. Client also understands that, as part of his attorney's practice, the prompt return of phone calls cannot always be assured and attorney has recommended and encouraged client that any time he or she has any questions or concerns about his or her case, client should call the attorney's office to schedule an appointment so that the attorney can meet with the client to discuss any concerns or inquiries. Client understands there is no additional fee for this service. Client understands that this is the preferred method of communication by the law firm. Client further understands that it may be possible that, based upon attorney's practice, in some circumstances, a phone call may not be returned.

11. Additional services for which client has not yet paid attorney may also include assistance with

reaffirmation agreements on debts. A reaffirmation agreement is a contract between a creditor and the debtor in which the debtor agrees to repay the creditor. Client understands that the reaffirmation is a legally-binding contract that may subject client to suit or other remedies allowed by law once the reaffirmation is approved. Client also understands that reaffirmation agreements should not be signed if there is a possibility of hardship. Client understands that it is his duty to reaffirm the debt and that the client has 30 days after the first date set for the meeting of creditors to enter into the reaffirmation agreement. Client understands that attorney may refuse to sign the reaffirmation agreement, in which case it will be necessary for the judge to approve the agreement in order for it to be valid. If the circumstances are such that the debtor may not afford the payments under the proposed reaffirmation agreement, the debtor may not sign the agreement and the judge may not likely approve it. The signing of a reaffirmation agreement is voluntary and not required, but once signed, it is a legally-binding contract and may be revoked in writing within 60 days or up to the time of discharge, which ever is later, by writing a letter of revocation to the court and to the creditor.

12. Mortgages and liens on property are the typical kinds of debts which are to be paid by client so that the client can retain possession and ownership of a home, vehicle or other type of property. Client understands that in order for such property to be retained by the client, the mortgage or lien must be valid in bankruptcy and the fair market value of the property must not exceed what has been stated by the client in the schedules of assets. It is the client's responsibility to obtain copies of all mortgages on real property, certificates of titles on cars as well as copies of any liens or judgments against his or her property together with information concerning balances on mortgages or vehicle loans. Client understands that attorney is not obligated or required to conduct any lien searches or DMV searches to obtain these documents. In order for a mortgage to be valid in bankruptcy, the mortgage must be recorded in the county register of deeds office within 30 days of the execution of the mortgage or more than 90 days prior to filing bankruptcy. If the mortgage is not so properly recorded, the mortgage may be invalid and the property may be subject to a sale by the bankruptcy court. Liens on vehicles and mobile homes must be noted on the title certificate. If not so noted, a lien on the vehicle or mobile home may be declared invalid and the property sold by the bankruptcy court. It is therefore urged by attorneys that the client review the recorded mortgages and title certificates on vehicle or mobile homes prior to filing bankruptcy to be sure that such mortgages or liens are valid in bankruptcy and that the property may be retained by client. In the event the client wishes to file bankruptcy before obtaining documents to determine the validity of a lien, client waives any claim against the attorney and law firm in the event a lien is declared invalid and property or assets of the client are sold by the bankruptcy court.

13. It is the client's responsibility to supply all necessary information prior to filing the bankruptcy case. In the event that any amendment to schedules is necessary, it is hereby disclosed, and client agrees to pay, an additional attorney fee of \$175 per amendment plus any applicable filing fees, postage, copying and other expenses. Client understands that failure to disclose all information requested in the schedules and statement of affairs may result in criminal and/or civil penalties. Client therefore agrees to review all documents at signing and to again review them when a copy is sent to the client at the address stated in the petition. Client agrees to update or amend all documents as needed to ensure completeness and correctness of all documents.

14. Client understands that certain debts may not be discharged (cancelled) by the bankruptcy and that certain assets may be lost if they are not exempt. Assets may also be lost if they are not disclosed or if the current values are not accurately stated on the schedules. Client understands that most taxes; student and educational loans; criminal fines; debts incurred by fraud, intentional misconduct or wrongful acts; obligations to a condominium or homeowners association; money borrowed to pay taxes; and obligations under a divorce or support decree may not be discharged (cancelled) by filing bankruptcy. Usage of credit within 90 days prior to filing bankruptcy may give rise to a presumption of fraud. Property of the debtor remains subject to obligations owed for support, alimony and domestic obligations. Client is further advised that even though a debt may be discharged in bankruptcy, the client's accounts on deposit may be

frozen or seized by a bank or credit union that is a creditor of the client.

15. Client is also advised of the following:

- A. All information provided by client with a bankruptcy petition must be complete, accurate and truthful. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case.
- B. Replacement value of each asset defined in Title 11 United States Code Section 506 must be stated in those documents where requested after reasonable inquiry to establish such value.
- C. Current monthly, the amounts specified in 11 U.S.C. §707(b)(2) and in a case under Chapter 13 of this Title, disposable income (determined in accordance with 11 U.S.C. §707(b)(2)) are required to be stated after reasonable inquiry.
- D. Information provided during the case may be audited and failure to provide such information may result in dismissal of the case or other sanctions, including a criminal sanction.
- E. Credit counseling services, which provide assistance to debtors without filing for bankruptcy, are available to propose debt management plans, which usually attempt to reduce interest rates, waive late fees and otherwise assist those with debt trouble. The client has decided that bankruptcy is needed in this case and that a debt management plan is not feasible.

16. Client acknowledges receipt of the document entitled "IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER" as well as written information describing the relief available under Chapters 7, 11, 12 and 13.

17. The undersigned has informed client that additional information concerning debt relief and bankruptcy options can be found on the following two websites: [www.uscourts.gov/FederalCourts/Bankruptcy](http://www.uscourts.gov/FederalCourts/Bankruptcy) and [www.justice.gov/ust/](http://www.justice.gov/ust/). Client also understands that in the event he or she does not have access to the internet, debtor's attorney has agreed to provide copies of information from these websites.

18. Client understands that certain documents must be produced for filing with the court or trustee's office and that failure to produce all required documents will result in dismissal of the case or other sanction. In the event the client has not produced these documents at the time of signing the petition, client agrees to obtain and produce such documents within 3 business days. Client understands that such documents must be produced and it is agreed that it is the CLIENT'S RESPONSIBILITY TO PRODUCE ALL THE REQUIRED DOCUMENTS so that the case may proceed under the appropriate chapter of the Bankruptcy Code. Client understands that the following documents must be produced by every individual debtor under the Bankruptcy Code:

- A. PICTURE IDENTIFICATION and SOCIAL SECURITY CARD.
- B. WAGE STUBS for the last six months of pay periods, including all payment advices (like pay stubs) or other evidence of payment received within the past 6 months from all employers as well as records of any bonuses, commissions, or special payment received in the last 6 months, and all sources of income (taxable or not) need to be included when

- C. STATE AND FEDERAL INCOME TAX RETURNS and W2 FORMS for the previous 2 years.
- D. A CERTIFICATE from an approved nonprofit CREDIT COUNSELING AGENCY that has provided the client a briefing or other services and a copy of the debt repayment plan, if any, developed by such agency. In addition, client must undergo DEBT AND FINANCIAL COUNSELING with an approved agency prior to case closing and provide proof of completion of the approved course in order to obtain a discharge of debts. Client has been advised that these approved credit counseling agencies and debt and financial counseling are set forth at the Department of Justice United States Trustee's website found at [www.justice.gov/ust/](http://www.justice.gov/ust/).
- E. ALL CREDITOR INFORMATION WITH NAME, ADDRESS, ACCOUNT and AMOUNT OWING.
- F. CREDITOR ADDRESSES and ACCOUNT NUMBERS. Client must furnish all addresses and account numbers that are supplied by creditors in written communications to the client in the past 90 days where the creditor gives an address and account number for correspondence.
- G. All other documents requested by the Trustee. Debtor has received a list of documents commonly requested by trustees (in addition to the above documents). These items must be furnished by the client and forwarded to the trustee prior to the meeting of creditors.

19. Client has been advised of the following additional duties of a debtor filing bankruptcy:

- A. To provide the trustee a copy or transcript of the last two filed federal and state tax returns and to provide a copy to any creditor requesting same, not later than 7 days before the first date set for the meeting of creditors.
- B. If requested by the court, U.S. Trustee, or any other party in interest, to file with the Bankruptcy Court a copy of the last Federal income tax return or a tax transcript, and all returns filed while the case is pending and any amendments to such returns, and to file such documents with the court at the same time as filed with the taxing authority. Any documents filed with the court should not have a full social security number or name of any minor child.
- C. In the event that there is a mortgage foreclosure sale of client's property, client agrees to attend the sale and communicate the fact of the bankruptcy filing to ensure that other persons attending have notice of client's bankruptcy so that any potential buyer or bidder on the property shall have notice or knowledge of client's bankruptcy (in the event client wishes to avoid the foreclosure and keep the property).
- D. To remain current in the obligation to pay support, alimony or other obligation of a divorce decree support order or domestic support obligation and to certify (in a chapter 13 case) that the debtor has remained current and has performed all domestic support obligations during the case from start to completion.

20. Client agrees that there are inherent risks in filing for bankruptcy, including the fact that property may be liquidated (sold) by the court to pay debts in some cases. Client also understands that a new

bankruptcy law is subject to different interpretations and that there are inherent risks on how the judges and courts will apply various provisions. Examples may include how to compute or calculate income, how and when to liquidate assets or property, what exemptions apply to protect the client's property, whether property may be liquidated to satisfy domestic support obligations, whether the debtor qualifies to file under Chapter 7 or Chapter 13, whether and to what extent another state's exemption law may apply to determine what property the client can keep, how payments to creditors or to Chapter 13 trustees are calculated and determined, how long a case will be pending, how the client's good faith will be judged in filing a case, and how and to what extent the client's finances will be subject to audit and examination in detail.

21. The following information has been supplied by the client (has NOT been supplied by the attorney):

On the schedules of real and personal property and household budget:

- A. Value of all real estate, homes and land on Schedule A;
- B. Value of all other property, including all personal property and assets on Schedule B;
- C. Net monthly income from all sources on Schedule I;
- D. Monthly living expenses on Schedule J; and
- E. All income and expense information contained on supplemental schedules.

22. After the case is filed, each debtor shall:

- A. Appear punctually at the 11 U.S.C. §341 meeting of creditors with recent proof of income, a photo identification card and proof of social security number. Acceptable forms of proof of identification are: driver's license, government ID, state picture ID, student ID, US Passport, military ID, resident alien card. Acceptable forms of proof of social security number are: Social Security card; medical insurance card; paystub; W-2 form; IRS form 1099; Social Security Administration Report.
- B. (Chapter 13 only) Make the required payments to the Chapter 13 Trustee and to such creditors as are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- C. Notify the attorney immediately of any change in the debtor's address or telephone number.
- D. Inform the attorney immediately of any wage garnishments, liens or levies on assets that occur or continue after the filing of the case.
- E. Contact the attorney immediately if the debtor loses employment, is laid off or furloughed from work or has any significant change in income; experiences any other significant change in financial situation, including serious illness, personal injury, lottery winnings or an inheritance.
- F. Notify the attorney immediately if debtor is sued or wishes to file a lawsuit, including divorce, matters regarding personal or property injury (including any worker's compensation matters) and any other matter in which the debtor is involved in a lawsuit

- G. Inform the attorney immediately if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or NYS Department of Taxation and Finance.
- H. Contact the attorney before buying, refinancing or contracting to sell real property and before entering into any loan agreement.
- I. Client understands that the best way to contact the attorney concerning any questions or inquiries, client is to schedule an appointment. However, attorney can also be contacted at his e-mail address, which is [ckriss@krisslaw.com](mailto:ckriss@krisslaw.com).

23. After the case is filed, the attorney shall:

- A. Advise the debtor of the requirement to attend the 11 U.S.C. §341 meeting of creditors and notify or remind debtor of the date, time and place of the meeting in such detail as is helpful or necessary to debtor's appearance. Inform debtor that debtor must be punctual, and, in the case of a joint filing, that both spouses must appear at the same meeting.
- B. Provide competent legal representation for debtor at the meeting of creditors, appear in time for check-in and the actual examination, and, unless excused by the Trustee, for the confirmation hearing (for Chapter 13 cases only).
- C. If any attorney is not employed by debtor's attorney's law firm (a "contract" attorney) will be attending debtor's 11 U.S.C. §341 meeting or any court hearing, personally explain to debtor in advance the role and identity of the contract attorney, obtain debtor's written permission for the contract attorney to represent the debtor and provide the contract attorney with the file in sufficient time to review and discuss it with debtor prior to such representation.
- D. Timely submit to the trustee properly documented proof of income for each debtor, including business reports for self-employed debtors.
- E. (Chapter 13 only) Timely respond to objections to plan confirmation, and where necessary, prepare, file and serve amended schedules or an amended plan.
- F. Timely prepare, file and serve any necessary amended statements and schedules and any change of address, in accordance with information provided by each debtor.
- G. Monitor all incoming case information for accuracy and completeness.
- H. Promptly respond to debtor's questions concerning case.
- I. (Chapter 13 only) Timely prepare, file and serve necessary modifications to the plan after confirmation, including modifications to suspend, lower or increase plan payments.
- J. (Chapter 13 only) Prepare, file and serve necessary motions to buy or sell property and to incur debt.
- K. (Chapter 13 only) On or before 60 days after the general bar date, certify the attorney has reviewed claims with debtor, prepared, filed and served objections to improper or invalid

claims and filed claims within 30 days after the bar date for creditors who fail to file claims when such failure will adversely affect debtor's case or its successful completion and discharge or such failure will adversely affect debtor after case completion and discharge.

- L. (Chapter 13 only) Timely confer with debtor and respond to any motion to dismiss case, such as for payment default, or unfeasibility, and to motions to increase the percentage payments to unsecured creditors.
- M. Timely confer with debtor and respond to motions for relief from stay.
- N. Timely prepare, file and serve appropriate motions to avoid liens.
- O. Provide any other legal services necessary for the administration of the case.

24. Should additional services be provided and "additional fees" be requested, the attorney shall:

- A. Provide proper notice in accordance with Federal Rules of Bankruptcy Procedure.
- B. Advise the debtor of all "additional fees" requested and file a declaration with the court stating that counsel has so advised the debtor of the fees requested and the debtor has objections to the requested fees.

If the Debtor disputes the legal services provided or the fees charged by the attorney, the debtor may file an objection with the court and set the matter for hearing. The attorney may move to withdraw or the debtor may discharge the attorney at any time.

09/11/2014

/S/ Fred Babbino

Dated: \_\_\_\_\_

Client - Fred Babbino

09/11/2014

/S/ Charles T. Kriss

Dated: \_\_\_\_\_

Attorney - Charles T. Kriss

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF NEW YORK**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court  
Northern District of New York**

In re Fernando M Babbino

Debtor(s)

Case No.  
Chapter

7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Fernando M Babbino

Printed Name(s) of Debtor(s)

Case No. (if known) \_\_\_\_\_

X /s/ Fernando M Babbino

Signature of Debtor

**September 11,  
2014**

Date

X

Signature of Joint Debtor (if any)

Date

---

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF NEW YORK**

In re Fernando M Babbino,  
AKA Fred M. Babbino

Debtor Case No.

Chapter 7

Social Security No(s). and all Employer's Tax Identification No(s). *[if any]*  
xxx-xx-0803

**CERTIFICATION OF MAILING MATRIX**

I,(we), Charles T. Kriss, Esq. 103192 , the attorney for the debtor/petitioner (or, if appropriate, the debtor(s) or petitioner(s)) hereby certify under the penalties of perjury that the above/attached mailing matrix has been compared to and contains the names, addresses and zip codes of all persons and entities, as they appear on the schedules of liabilities/list of creditors/list of equity security holders, or any amendment thereto filed herewith.

Dated: September 11, 2014

/s/ Charles T. Kriss, Esq.

Charles T. Kriss, Esq. 103192

Attorney for Debtor/Petitioner  
(Debtor(s)/Petitioner(s))

"R" Us Credit Cards Nobs  
Acct No xxxxxxxxxxxx0487  
PO BOX 530939  
Atlanta, GA 30353-0939

Case 14-12021-1-rel Doc 1 Filed 09/17/14 Entered 09/17/14 09:40:35 Desc Main Document Page 59 of 67  
Best Buy  
Acct No XXXXXXXXXXXX082  
PO Box 5226  
Carol Stream, IL 60197-5893

Babbino, Fernando -  
Credit First/CPPA  
Acct No xxxx7137  
Bk13 Credit Operations  
Po Box 818011  
Cleveland, OH 44181

Aarons, Inc.  
PO BOX 102746  
Atlanta, GA 30368

Bk Of Amer  
Acct No xxxxxxxxxxxx9211  
Po Box 982235  
El Paso, TX 79998

Dennis Irwin  
428 Sand Creek Road  
Albany, NY 12205

Accent on Health  
13 Loudon Heights N.  
Albany, NY 12211

Capital One Na  
Acct No xxxxxxxxx3766  
Attn: General Correspondence  
Po Box 30285  
Salt Lake City, UT 84130

First National Bank  
Acct No xxxxxxxxxxxx0146  
Attention:FNN Legal Dept  
1620 Dodge St. Stop Code: 3290  
Omaha, NE 68197

Accent on Health Realty  
13 Loudon Heights N.  
Albany, NY 12211

Chase  
Acct No xxxxxxxxxxxx2364  
Po Box 15298  
Wilmington, DE 19850

First National Bank of Omaha  
Acct No xxxxxxxxxxxx0146  
PO BOX 2557  
Omaha, NE 68103-2557

American Express  
Acct No xxxxxxxxxxxx3913  
Po Box 3001  
16 General Warren Blvd  
Malvern, PA 19355

Chase  
Acct No xxxxxxxxxxxx4716  
Po Box 15298  
Wilmington, DE 19850

Four Seasons Inc.  
Acct No xx4515  
2350 Lakeway Circle  
Paris, TN 38242

American Honda Finance  
Acct No xxxx4330  
Po Box 168088  
Irving, TX 75016

Chase  
Acct No xxxxxxxxxxxx0026  
Po Box 15298  
Wilmington, DE 19850

Future Industries  
Acct No x0143  
135 Research Drive  
Milford, CT 06460

APO Sleepy Hollow Lake  
Acct No xxxx8158  
PO BOX 97424  
Las Vegas, NV 89193-7424

Chase  
Acct No xxxx-xxxx-xxxx-4444  
Card Member Service  
PO BOX 15153  
Wilmington, DE 19886-5153

Gatto  
440 Vischer Ferry Rd  
Clifton Park, NY 12065

Bank Of America  
Acct No xxxxxxxxxxxx1129  
Attention: Recovery Department  
4161 Piedmont Pkwy.  
Greensboro, NC 27410

Chase  
Acct No xxxx-xxxx-xxxx-4444  
PO BOX 15123  
Wilmington, DE 19850-5123

Gatto Enterprises  
440 Vischer Ferry Road  
Clifton Park, NY 12065

Bank of America  
Acct No xxxxxxxxxxxx9211  
PO BOX 15028  
Wilmington, DE 19850-5028

Citibank Sd, Na  
Acct No xxxxxxxxxxxx7004  
Attn: Centralized Bankruptcy  
Po Box 20363  
Kansas City, MO 64195

GECRB/JC Penny  
Acct No xxxxxxxxxxxx4780  
Attention: Bankruptcy  
Po Box 103104  
Roswell, GA 30076

Barclays Bank Delaware  
Acct No xxxxxxxxxxxx5869  
Attn: Bankruptcy  
P.O. Box 8801  
Wilmington, DE 19899

Citimortgage Inc  
Acct No xxxxxx4471  
Po Box 6243  
Sioux Falls, SD 57117

Harmony Mills Self-Storage  
Acct No xxxx #x3036, #x3041, #xxx30  
1373 Broadway  
Cohoes, NY 12047

Case 14-12021-1-rel Doc 1 Filed 09/17/14 Entered 09/17/14 09:40:35 Desc Main  
Health Repulse Insurance Document Page 60 of 67  
Acct No xxxxx0700  
PO BOX 842363  
Boston, MA 02284-2363

Pete Yager  
434984  
Schenectady, NY 12302

Babbino, Fernando -  
St Peter's Hospital  
Acct No xxxxxxxx4684  
PO BOX 1785  
Albany, NY 12211-1785

Jane Yager  
491 Palmer Road  
East Greenbush, NY 12061

Prsm/cbna  
Acct Noxxxxxxxxxx5251  
Po Box 6497  
Sioux Falls, SD 57117

Syncb/toysrusdc  
Acct Noxxxxxxxxxxx0487  
Po Box 965005  
Orlando, FL 32896

JK Light  
Acct No x5053  
1 Walter Kratz Drive  
Jonesboro, AR 72401

Ray Gargette  
1601 Crescent Road  
Clifton Park, NY 12065

Tabner, Ryan & Keniry  
18 Corporate Woods Blvd  
Albany, NY 12211

Kohls/capone  
Acct Noxxxxxxxxxx7097  
N56 W 17000 Ridgewood Dr  
Menomonee Falls, WI 53051

Ron Rice  
800 Route 146  
Clifton Park, NY 12065

Target N.b.  
Acct Noxxxxxxxxxx8791  
Po Box 673  
Minneapolis, MN 55440

Maria Wilkins  
9B Rockway Dr  
Peabody, MA 01960

Sallie Mae  
Acct Noxxxxxxxxxx0360  
Po Box 9655  
Wilkes Barre, PA 18773

Td Bank Usa/targetcred  
Acct No xxxx5172  
Po Box 673  
Minneapolis, MN 55440

Melanie Buonauto  
8 Hickory Lane  
Woodbury, CT 06798

Sams Club / GEMB  
Acct Noxxxxxxxxxx8536  
Attention: Bankruptcy Department  
Po Box 103104  
Roswell, GA 30076

Time Warner Cable  
Acct No xxx-xxxxxxxx1-001  
PO BOX 77169  
Charlotte, NC 28217-7169

National Grid  
Acct No xxxx-x2107  
PO BOX 11742  
Newark, NJ 07101-4742

Saratoga Self-Storage Company  
Acct No xxxt # 606  
499 Saratoga Street  
Cohoes, NY 12047

Tnb - Target  
Acct No x4101  
Po Box 673  
Minneapolis, MN 55440

National Grid  
Acct No xxxx-x1018  
PO BOX 11742  
Newark, NJ 07101-4742

Sears/cbna  
Acct Noxxxxxxxxxx8778  
Po Box 6282  
Sioux Falls, SD 57117

Nationstar Mortgage LLC  
Acct No xxxx7317  
Attn: Bankruptcy  
350 Highland Dr  
Lewisville, TX 75067

SONOCO  
Acct No 7500 1040098  
PO BOX 6407  
Sioux Falls, SD 57117-6407

NYSEG  
Acct No xxxx-xxx2-059  
PO BO X 847812  
Boston, MA 02284-7812

St Peter's Health Partners Med Assoc.  
Acct No x6738  
PO BOX 12070  
Albany, NY 12212-2070

In re **Fernando M Babbino**

Debtor(s)

Case Number:

(If known)

According to the information required to be entered on this statement  
(check one box as directed in Part I, III, or VI of this statement):

The presumption arises.

The presumption does not arise.

The presumption is temporarily inapplicable.

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

### Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<p><b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>Declaration of Disabled Veteran.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p><b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> <b>Declaration of non-consumer debts.</b> By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p><b>Reservists and National Guard Members; active duty or homeland defense activity.</b> Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. <b>During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</b></p> <p><input type="checkbox"/> <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <p>a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and  <input type="checkbox"/> remain on active duty /or/  <input type="checkbox"/> was released from active duty on _____, which is less than 540 days before this bankruptcy case was filed;</p> <p style="text-align: center;">OR</p> <p>b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/  <input type="checkbox"/> performed homeland defense activity for a period of at least 90 days, terminating on _____, which is less than 540 days before this bankruptcy case was filed.</p>

## Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

<b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed.							
2	<p>a. <input checked="" type="checkbox"/>Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 3-11.</b></p> <p>b. <input type="checkbox"/>Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." <b>Complete only column A ("Debtor's Income") for Lines 3-11.</b></p> <p>c. <input type="checkbox"/>Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b></p> <p>d. <input type="checkbox"/>Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</b></p>						
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.		<b>Column A</b> <b>Debtor's Income</b>				
3	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>		\$ <b>600.00</b> \$				
4	<b>Income from the operation of a business, profession or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. <b>Do not include any part of the business expenses entered on Line b as a deduction in Part V.</b>		\$ <b>0.00</b> \$				
5	<b>Rent and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. <b>Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</b>		\$ <b>0.00</b> \$				
6	<b>Interest, dividends, and royalties.</b>		\$ <b>0.00</b> \$				
7	<b>Pension and retirement income.</b>		\$ <b>0.00</b> \$				
8	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.		\$ <b>0.00</b> \$				
9	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 20%; text-align: center;">Debtor \$</td> <td style="width: 20%; text-align: center;"><b>0.00</b></td> <td style="width: 20%; text-align: center;">Spouse \$</td> </tr> </table>		Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	<b>0.00</b>	Spouse \$	\$ <b>0.00</b> \$
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	<b>0.00</b>	Spouse \$				
10	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. <b>Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance.</b> Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.		\$ <b>0.00</b> \$				
	Total and enter on Line 10		\$ <b>0.00</b> \$				
11	<b>Subtotal of Current Monthly Income for § 707(b)(7).</b> Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).		\$ <b>600.00</b> \$				

12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$ 600.00
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### Part III. APPLICATION OF § 707(b)(7) EXCLUSION

13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$ 7,200.00
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: <b>NY</b> b. Enter debtor's household size: <b>3</b>	\$ 71,179.00
15	<b>Application of Section 707(b)(7).</b> Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.	

**Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)**

### Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

16	Enter the amount from Line 12.	\$
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.  a. _____ \$ _____ b. _____ \$ _____ c. _____ \$ _____ d. _____ \$ _____	\$
	Total and enter on Line 17	\$
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$

### Part V. CALCULATION OF DEDUCTIONS FROM INCOME

#### Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$								
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.  <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Persons under 65 years of age</th> <th style="text-align: center;">Persons 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td>a1. Allowance per person</td> <td>a2. Allowance per person</td> </tr> <tr> <td>b1. Number of persons</td> <td>b2. Number of persons</td> </tr> <tr> <td>c1. Subtotal</td> <td>c2. Subtotal</td> </tr> </tbody> </table>	Persons under 65 years of age	Persons 65 years of age or older	a1. Allowance per person	a2. Allowance per person	b1. Number of persons	b2. Number of persons	c1. Subtotal	c2. Subtotal	\$
Persons under 65 years of age	Persons 65 years of age or older									
a1. Allowance per person	a2. Allowance per person									
b1. Number of persons	b2. Number of persons									
c1. Subtotal	c2. Subtotal									
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.	\$								

20B	<p><b>Local Standards: housing and utilities; mortgage/rent expense.</b> Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%;"> <tr> <td style="width: 10%;">a.</td> <td>IRS Housing and Utilities Standards; mortgage/rental expense</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a.</td> </tr> </table>		a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a.	
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$										
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$										
c.	Net mortgage/rental expense	Subtract Line b from Line a.										
21	<p><b>Local Standards: housing and utilities; adjustment.</b> If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p> <hr/>		\$									
22A	<p><b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.</p> <p><input type="checkbox"/> <input type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>		\$									
22B	<p><b>Local Standards: transportation; additional public transportation expense.</b> If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</p>		\$									
23	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 1.</b> Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input type="checkbox"/> <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%;"> <tr> <td style="width: 10%;">a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a.</td> </tr> </table>		a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$										
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$										
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.										
24	<p><b>Local Standards: transportation ownership/lease expense; Vehicle 2.</b> Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. <b>Do not enter an amount less than zero.</b></p> <table border="1" style="width: 100%;"> <tr> <td style="width: 10%;">a.</td> <td>IRS Transportation Standards, Ownership Costs</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td>Subtract Line b from Line a.</td> </tr> </table>		a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$
a.	IRS Transportation Standards, Ownership Costs	\$										
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$										
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.										
25	<p><b>Other Necessary Expenses: taxes.</b> Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. <b>Do not include real estate or sales taxes.</b></p>		\$									

26	<b>Other Necessary Expenses: involuntary deductions for employment.</b> Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. <b>Do not include discretionary amounts, such as voluntary 401(k) contributions.</b>	\$
27	<b>Other Necessary Expenses: life insurance.</b> Enter total average monthly premiums that you actually pay for term life insurance for yourself. <b>Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</b>	\$
28	<b>Other Necessary Expenses: court-ordered payments.</b> Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. <b>Do not include payments on past due obligations included in Line 44.</b>	\$
29	<b>Other Necessary Expenses: education for employment or for a physically or mentally challenged child.</b> Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$
30	<b>Other Necessary Expenses: childcare.</b> Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. <b>Do not include other educational payments.</b>	\$
31	<b>Other Necessary Expenses: health care.</b> Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. <b>Do not include payments for health insurance or health savings accounts listed in Line 34.</b>	\$
32	<b>Other Necessary Expenses: telecommunication services.</b> Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. <b>Do not include any amount previously deducted.</b>	\$
33	<b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 19 through 32.	\$

**Subpart B: Additional Living Expense Deductions****Note: Do not include any expenses that you have listed in Lines 19-32**

34	<b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">a.</td><td>Health Insurance</td><td style="text-align: right;">\$</td></tr> <tr> <td>b.</td><td>Disability Insurance</td><td style="text-align: right;">\$</td></tr> <tr> <td>c.</td><td>Health Savings Account</td><td style="text-align: right;">\$</td></tr> </table> Total and enter on Line 34. <b>If you do not actually expend this total amount,</b> state your actual total average monthly expenditures in the space below: \$ _____	a.	Health Insurance	\$	b.	Disability Insurance	\$	c.	Health Savings Account	\$	
a.	Health Insurance	\$									
b.	Disability Insurance	\$									
c.	Health Savings Account	\$									
35	<b>Continued contributions to the care of household or family members.</b> Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	\$									
36	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$									

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	<b>Additional food and clothing expense.</b> Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) <b>You must demonstrate that the additional amount claimed is reasonable and necessary.</b>	\$
40	<b>Continued charitable contributions.</b> Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).	\$
41	<b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 34 through 40	\$

### Subpart C: Deductions for Debt Payment

42	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.	\$																
	<table border="1" style="width: 100%;"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>Average Monthly Payment</th> <th>Does payment include taxes or insurance?</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td></td> <td>\$</td> <td><input type="checkbox"/> Yes <input type="checkbox"/> No</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td>Total: Add Lines</td> </tr> </tbody> </table>		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	a.			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No					Total: Add Lines		
	Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?														
a.			\$	<input type="checkbox"/> Yes <input type="checkbox"/> No														
				Total: Add Lines														
43	<b>Other payments on secured claims.</b> If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.	\$																
	<table border="1" style="width: 100%;"> <thead> <tr> <th></th> <th>Name of Creditor</th> <th>Property Securing the Debt</th> <th>1/60th of the Cure Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td></td> <td>\$</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td>Total: Add Lines</td> </tr> </tbody> </table>		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	a.			\$								Total: Add Lines	
	Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount															
a.			\$															
			Total: Add Lines															
44	<b>Payments on prepetition priority claims.</b> Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. <b>Do not include current obligations, such as those set out in Line 28.</b>	\$																
45	<b>Chapter 13 administrative expenses.</b> If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.	\$																
	<table border="1" style="width: 100%;"> <tbody> <tr> <td>a.</td> <td>Projected average monthly chapter 13 plan payment.</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)</td> <td>x</td> </tr> <tr> <td>c.</td> <td>Average monthly administrative expense of chapter 13 case</td> <td>Total: Multiply Lines a and b</td> </tr> </tbody> </table>	a.	Projected average monthly chapter 13 plan payment.	\$	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	x	c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b								
a.	Projected average monthly chapter 13 plan payment.	\$																
b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at <a href="http://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	x																
c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b																
46	<b>Total Deductions for Debt Payment.</b> Enter the total of Lines 42 through 45.	\$																

### Subpart D: Total Deductions from Income

47	<b>Total of all deductions allowed under § 707(b)(2).</b> Enter the total of Lines 33, 41, and 46.	\$
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### Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION

48	<b>Enter the amount from Line 18 (Current monthly income for § 707(b)(2))</b>	\$
49	<b>Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))</b>	\$
50	<b>Monthly disposable income under § 707(b)(2).</b> Subtract Line 49 from Line 48 and enter the result.	\$
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.	\$

52	<b>Initial presumption determination.</b> Check the applicable box and proceed as directed. <input type="checkbox"/> <b>The amount on Line 51 is less than \$7,475*</b> . Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. <input type="checkbox"/> <b>The amount set forth on Line 51 is more than \$12,475*</b> Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. <input type="checkbox"/> <b>The amount on Line 51 is at least \$7,475*, but not more than \$12,475*</b> . Complete the remainder of Part VI (Lines 53 through 55).	
53	<b>Enter the amount of your total non-priority unsecured debt</b>	\$
54	<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$
55	<b>Secondary presumption determination.</b> Check the applicable box and proceed as directed. <input type="checkbox"/> <b>The amount on Line 51 is less than the amount on Line 54.</b> Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. <input type="checkbox"/> <b>The amount on Line 51 is equal to or greater than the amount on Line 54.</b> Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	

### Part VII. ADDITIONAL EXPENSE CLAIMS

56	<b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.													
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Expense Description</th> <th style="width: 85%;">Monthly Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>\$</td> </tr> <tr> <td>d.</td> <td>\$</td> </tr> <tr> <td style="text-align: right; padding-right: 10px;">Total: Add Lines a, b, c, and d</td> <td style="text-align: right;">\$</td> </tr> </tbody> </table>	Expense Description	Monthly Amount	a.	\$	b.	\$	c.	\$	d.	\$	Total: Add Lines a, b, c, and d	\$	
Expense Description	Monthly Amount													
a.	\$													
b.	\$													
c.	\$													
d.	\$													
Total: Add Lines a, b, c, and d	\$													

### Part VIII. VERIFICATION

57	I declare under penalty of perjury that the information provided in this statement is true and correct. ( <i>If this is a joint case, both debtors must sign.</i> ) Date: <u>September 11, 2014</u> Signature: <u>/s/ Fernando M Babbino</u> <u>Fernando M Babbino</u> <u>(Debtor)</u>	
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\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.